

## Protect What Matters - Debt Protection

Life is unpredictable. There is a wide range of unexpected events that could have you and your family scrambling to pay monthly bills. Safeguard your family against these types of events to ensure loan payments can be made on time.

Under the Debt Protection program, your loan balance may be canceled or your monthly loan payments canceled without penalty or added interest. You benefit from the peace of mind knowing you and your credit rating are protected.

You have the option of selecting from different plans that protect you due to an untimely death, disability or involuntary unemployment.

Give your family time to get back on their feet financially. Help avoid bills piling up as you try to regain your health and earning capacity. Ensure your loan payment will be taken care of as you search for new employment.

Plan Options		Monthly Cost per \$1,000 of Outstanding Loan Balance
<b>Consumer Loans up to a 120 month term (short term plans):</b>		
<b>Total</b>	Death, Disability and Involuntary Unemployment	\$1.99
<b>Combined</b>	Death and Disability	\$1.49
<b>Life</b>	Death	\$0.75
<b>Unemployment</b>	Involuntary Unemployment	\$0.75
<b>Consumer Loans over 120 month term (long term plans):</b>		
<b>Total Ex</b>	Death, Disability and Involuntary Unemployment	\$1.99
<b>Life Ex</b>	Death	\$1.19
<b>Coverage Amounts and Terms:</b>		
<ul style="list-style-type: none"> <li>• Death Protection: Cancels the remaining loan balance as of the date of death up to \$100,000</li> <li>• Disability for Short Term Plans cancels up to 12 payments per occurrence (up to \$15,000 aggregate maximum, up to \$1,000 per month); Disability for Long Term Plans cancels up to 12 payments per occurrence (up to \$18,000 aggregate maximum, up to \$1,500 per month).</li> <li>• Involuntary Unemployment for Short Term Plans cancels up to 3 payments per occurrence (up to \$15,000 aggregate maximum, up to \$1,000 per month); Involuntary Unemployment Protection for Long Term Plan cancels up to 3 payments per occurrence (up to \$18,000 aggregate maximum, up to \$1,500 per month)</li> </ul>		

Your purchase of debt protection is optional. Whether or not you purchase this product will not affect your application for credit or the terms of any existing credit agreement you have with us.

We will give you additional information before you are required to pay for debt protection. This information will include a copy of the contract containing the terms and conditions of debt protection.

There are eligibility requirements, conditions and exclusions that could prevent you from receiving debt protection benefits. You should carefully read your debt protection contract for a full explanation of the terms and conditions of the debt protection program.